SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 21770

Subject	Zip Code Tabulation Area : 21770			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	4,573	+/- 470	100.0%	+/- (X)
In labor force	3,241	+/- 402	70.9%	+/- 4.1
Civilian labor force	3,241	+/- 402	70.9%	+/- 4.1
Employed	3,162	+/- 406	69.1%	+/- 4.2
Unemployed	79	+/- 46	1.7%	+/- 1
Armed Forces	0	+/- 17	0%	+/- 0.8
Not in labor force	1,332	+/- 219	29.1%	+/- 4.1
Civilian labor force	3,241	+/- 402	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	2.4%	+/- 1.5
Females 16 years and over	2,226	+/- 228	(X)	+/- (X)
In labor force	1,411	+/- 225	63.4%	+/- 6.9
Civilian labor force	1,411	+/- 225	63.4%	+/- 6.9
Employed	1,390	+/- 225	62.4%	+/- 6.8
Own children under 6 years	117	+/- 67	(X)	+/- (X)
All parents in family in labor force	99	+/- 58	84.6%	+/- 21.7
Own children 6 to 17 years	1,122	+/- 251	(X)	+/- (X)
All parents in family in labor force	778	+/- 252	69.3%	+/- 14.8
COMMUTING TO WORK				
Workers 16 years and over	3,091	+/- 402	100.0%	+/- (X)
Car, truck, or van -- drove alone	2,330	+/- 331	75.4%	+/- 8.3
Car, truck, or van -- carpooled	455	+/- 211	14.7%	+/- 6.3
Public transportation (excluding taxicab)	17	+/- 20	0.5%	+/- 0.7
Walked	0	+/- 17	0%	+/- 1.1
Other means	0	+/- 17	0%	+/- 1.1
Worked at home	289	+/- 148	9.3%	+/- 4.3
Mean travel time to work (minutes)	39.1	+/- 4	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	3,162	+/- 406	100.0%	+/- (X)
Management, business, science, and arts occupations	1,666	+/- 309	52.7%	+/- 6.5
Service occupations	443	+/- 148	14%	+/- 3.9
Sales and office occupations	540	+/- 150	17.1%	+/- 4.9
Natural resources, construction, and maintenance occupations	391	+/- 158	12.4%	+/- 4.6
Production, transportation, and material moving occupations	122	+/- 67	3.9%	+/- 2.2
INDUSTRY				
Civilian employed population 16 years and over	3,162	+/- 406	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	34	+/- 52	1.1%	+/- 1.6
Construction	405	+/- 150	12.8%	+/- 4.4
Manufacturing	228	+/- 91	7.2%	+/- 2.8
Wholesale trade	18	+/- 27	0.6%	+/- 0.8
Retail trade	221	+/- 122	7%	+/- 4
Transportation and warehousing, and utilities	74	+/- 58	2.3%	+/- 1.9
Information	34	+/- 36	1.1%	+/- 1.2
Finance and insurance, and real estate and rental and leasing	271	+/- 129	8.6%	+/- 3.9
Professional, scientific, and management, and administrative and waste	565	+/- 228	17.9%	+/- 6.6
Educational services, and health care and social assistance	821	+/- 213	26%	+/- 6
Arts, entertainment, and recreation, and accommodation and food services	180	+/- 129	5.7%	+/- 4
Other services, except public administration	98	+/- 48	3.1%	+/- 1.5
Public administration	213	+/- 92	6.7%	+/- 2.8

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
CLASS OF WORKER				
Civilian employed population 16 years and over	3,162	+/- 406	100.0%	+/- (X)
Private wage and salary workers	2,188	+/- 332	69.2%	+/- 5.9
Government workers	766	+/- 191	24.2%	+/- 5.6
Self-employed in own not incorporated business workers	161	+/- 112	5.1%	+/- 3.4
Unpaid family workers	47	+/- 65	1.5%	+/- 2
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	1,909	+/- 174	100.0%	+/- (X)
Less than $10,000	16	+/- 25	0.8%	+/- 1.3
$10,000 to $14,999	0	+/- 17	0%	+/- 1.8
$15,000 to $24,999	13	+/- 32	0.7%	+/- 1.7
$25,000 to $34,999	94	+/- 87	4.9%	+/- 4.4
$35,000 to $49,999	91	+/- 61	4.8%	+/- 3.2
$50,000 to $74,999	244	+/- 103	12.8%	+/- 5.4
$75,000 to $99,999	413	+/- 132	21.6%	+/- 6.7
$100,000 to $149,999	552	+/- 134	28.9%	+/- 6.4
$150,000 to $199,999	267	+/- 81	14%	+/- 4.4
$200,000 or more	219	+/- 95	11.5%	+/- 4.7
Median household income (dollars)	$105,325	+/- 7220	(X)%	+/- (X)
Mean household income (dollars)	$119,594	+/- 8681	(X)%	+/- (X)
With earnings	1,671	+/- 162	87.5%	+/- 5.1
Mean earnings (dollars)	$115,248	+/- 8710	(X)%	+/- (X)
With Social Security	487	+/- 159	25.5%	+/- 7.4
Mean Social Security income (dollars)	$18,545	+/- 3606	(X)%	+/- (X)
With retirement income	398	+/- 156	20.8%	+/- 7.5
Mean retirement income (dollars)	$45,495	+/- 9740	(X)%	+/- (X)
With Supplemental Security Income	15	+/- 23	0.8%	+/- 1.2
Mean Supplemental Security Income (dollars)	$4,380	+/- 8	(X)%	+/- (X)
With cash public assistance income	0	+/- 17	0%	+/- 1.8
Mean cash public assistance income (dollars)	-	+/- **	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	29	+/- 41	1.5%	+/- 2.1
Families	1,572	+/- 178	100.0%	+/- (X)
Less than $10,000	0	+/- 17	0%	+/- 2.2
$10,000 to $14,999	0	+/- 17	0%	+/- 2.2
$15,000 to $24,999	13	+/- 32	0.8%	+/- 2
$25,000 to $34,999	35	+/- 32	2.2%	+/- 2.1
$35,000 to $49,999	77	+/- 58	4.9%	+/- 3.7
$50,000 to $74,999	158	+/- 87	10.1%	+/- 5.4
$75,000 to $99,999	335	+/- 126	21.3%	+/- 7.5
$100,000 to $149,999	468	+/- 133	29.8%	+/- 7.7
$150,000 to $199,999	278	+/- 86	17.7%	+/- 5.6
$200,000 or more	208	+/- 93	13.2%	+/- 5.7
Median family income (dollars)	$115,625	+/- 17625	(X)%	+/- (X)
Mean family income (dollars)	$128,737	+/- 9972	(X)%	+/- (X)
Per capita income (dollars)	$40,673	+/- 3429	(X)%	+/- (X)
Nonfamily households	337	+/- 142	(X)	+/- (X)
Median nonfamily income (dollars)	$74,293	+/- 21994	(X)%	+/- (X)
Mean nonfamily income (dollars)	$74,091	+/- 14206	(X)%	+/- (X)
Median earnings for workers (dollars)	$45,000	+/- 7302	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	$78,929	+/- 17508	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	$64,032	+/- 8618	(X)%	+/- (X)

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Area Name : ZCTA5 21770

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	5,645	+/- 560	5645%	+/- (X)
With health insurance coverage	5,161	+/- 480	91.4%	+/- 6.9
With private health insurance	4,915	+/- 493	87.1%	+/- 7.2
With public coverage	708	+/- 212	12.5%	+/- 4
No health insurance coverage	484	+/- 413	8.6%	+/- 6.9
Civilian noninstitutionalized population under 18 years	1,337	+/- 236	1337%	+/- (X)
No health insurance coverage	194	+/- 214	14.5%	+/- 14.6
Civilian noninstitutionalized population 18 to 64 years	3,750	+/- 425	3750%	+/- (X)
In labor force:	3,103	+/- 392	3103%	+/- (X)
Employed:	3,024	+/- 398	3024%	+/- (X)
With health insurance coverage	2,746	+/- 356	90.8%	+/- 6.7
With private health insurance	2,683	+/- 373	88.7%	+/- 7
With public coverage	63	+/- 87	2.1%	+/- 2.9
No health insurance coverage	278	+/- 214	9.2%	+/- 6.7
Unemployed:	79	+/- 46	79%	+/- (X)
With health insurance coverage	67	+/- 49	84.8%	+/- 24.3
With private health insurance	67	+/- 49	84.8%	+/- 24.3
With public coverage	0	+/- 17	0%	+/- 34
No health insurance coverage	12	+/- 19	15.2%	+/- 24.3
Not in labor force:	647	+/- 150	647%	+/- (X)
With health insurance coverage	647	+/- 150	100%	+/- 5.3
With private health insurance	627	+/- 148	96.9%	+/- 3.5
With public coverage	41	+/- 37	6.3%	+/- 5.6
No health insurance coverage	0	+/- 17	0%	+/- 5.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	0.1%	+/- 1.5
With related children under 18 years	(X)	+/- (X)	0.1%	+/- 3.5
With related children under 5 years only	(X)	+/- (X)	0%	+/- 37.6
Married couple families	(X)	+/- (X)	0%	+/- 2.4
With related children under 18 years	(X)	+/- (X)	0%	+/- 5.4
With related children under 5 years only	(X)	+/- (X)	0%	+/- 44.9
Families with female householder, no husband present	(X)	+/- (X)	0.8%	+/- 20.7
With related children under 18 years	(X)	+/- (X)	2.4%	+/- 66.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 68.8
All people	(X)	+/- (X)	0.7%	+/- 1.9
Under 18 years	(X)	+/- (X)	0.5%	+/- 5.7
Related children under 18 years	(X)	+/- (X)	0.5%	+/- 5.7
Related children under 5 years	(X)	+/- (X)	2.4%	+/- 33.3
Related children 5 to 17 years	(X)	+/- (X)	0.3%	+/- 4.1
18 years and over	(X)	+/- (X)	0.7%	+/- 0.9
18 to 64 years	(X)	+/- (X)	0.4%	+/- 0.8
65 years and over	(X)	+/- (X)	2.9%	+/- 4.3
People in families	(X)	+/- (X)	0.1%	+/- 1.9
Unrelated individuals 15 years and over	(X)	+/- (X)	7.1%	+/- 7.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

   1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
   2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
   3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
   4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
   5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
   6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
   7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
   8. An '(X)' means that the estimate is not applicable or not available.